

MReport

P R E S E N T S

POWER PLAYERS

A U G U S T 2 0 1 5 S P E C I A L I S S U E

As part of our Women in Housing special issue, we present *MReport's* 2015 Power Players. These women climbed the corporate ladder, broke through the glass ceiling, and emerged as pre-eminent leaders across our industry. The stories they shared with us illuminate the obstacles, difficulties, and lessons learned from their various journeys across the public and private sector of the business.

Despite their success, these dynamic women show no signs of slowing down and the experiences they reflect back on are only just beginning. The stories of their success serve as an inspiration and a guide for the future success of the entire industry. Without further ado, meet *MReport's* 2015 Power Players!



Christina BOYLE

SVP AND HEAD OF SINGLE-FAMILY SALES AND RELATIONSHIP MANAGEMENT, FREDDIE MAC

In her current role at Freddie Mac, Christina “Chris” Boyle leads a team that manages the Government-Sponsored Enterprise’s (GSE’s) single-family sourcing relationships with more than 2,000 lending customers.

While it is a job that comes with pressures other professionals would shy away from, Chris learned early on the value of rolling up your sleeves and getting to work. Her father, who she considers her principal role model, immigrated to the United States from Scotland at the age of 27 with a wife, two young kids, and only \$50.00 in his pocket. “He worked hard. He gave much and expected more. His expectations of me were no different than those that he had for my brother: have passion, live life, work hard, and give freely of you heart,” she explained as she reminisced on the life mottos that drove her father’s success.

Chris finds great joy in having a job that she can find excitement in. “There’s a new energy at Freddie around our customers—listening as a first priority and then working with them to provide the best possible solution to help them achieve their business goals. This is something I’m very passionate about and I challenge everyone in the organization to keep the momentum going,” she said.

Through her professional accomplishments, Chris gets to help others achieve something that was extremely important to her parents when they came to the



U.S.—the dream of homeownership. “For many families, a home is the largest investment they will make in their lives. My father purchased his first home in his early 30s and put \$20.00 down as a deposit. Supporting this dream at Freddie Mac by providing a constant stream of mortgage funding that helps families and

communities across the nation has been a source of pride and inspiration in my career,” Chris explained.

Chris says that in the last year alone Freddie Mac has “provided nearly \$331 billion of mortgage funding to support the housing market, funding that enabled 1.3 million families to buy or

refinance their home. Of particular importance to me, is that this funding allowed more than 212,000 first-time homebuyers to realize the dream of homeownership.”

While Chris is proud of what she has been able to achieve thus far, it hasn’t always come easy. In fact, Chris advises that one of the greatest challenges professional women face is accepting the fact that you can’t do it all. “Coming to terms with that and finding balance in all dimensions is critical. It helps to have a partner. I have a strong one who finds satisfaction in my successes as much as he does his own. Being driven by the fabric of the relationships I have across all dimensions of my life has supported my many quests,” she said.

Outside of the office, Chris’ passion for her family is front and center. “My top personal goal has been to create a strong foundation for my immediate and extended family—providing them with the same strong foundation that I enjoyed growing up. An important part of this has been to provide my children with an education and also the wind in their sails to ensure that seeking their dreams is always at the forefront,” Chris said.

Like many professional women, Chris has found that life can quickly become busy, but she always takes time to slow down and enjoy it. “No matter what I’m doing, I enrich my life by making each day count. Every day, one day at a time. Relationships on all levels are where I find my center. Faith, family, home, and hearth are fundamental to my sense of self,” she said.

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Mary Frances BURLESON

PRESIDENT AND CEO OF EBBY HALLIDAY REAL ESTATE, INC.

There may be no better illustration of rising through the ranks than Mary Frances Burleson's career at Ebby Halliday Real Estate, Inc.

Ebby Halliday was founded in 1945 as a one-woman, one-office company, and Mary Frances' first experience with the organization was in 1958, when a temp agency sent her to fill a part-time secretary and receptionist position. From the start, the office culture of Ebby Halliday inspired her. She saw sales associates who were thriving in their careers. "My husband said that I had looked over the garden wall when I started working for Ebby Halliday and that I was never the same again. Ebby has mentored and helped many, many people to find their career path and I was one of the fortunate ones," said Mary Frances. The rest, as they say, is history. Today, Mary Frances is proud to serve as president and CEO of the Ebby Halliday Companies, which has grown to include three real estate brands with 31 offices and 1,700 sales associates, and affiliated mortgage, insurance, and title companies.

In addition to Ebby Halliday herself, Mary Frances counts her grade-school teachers as early female inspirations. "Outstanding teachers, teachers who were knowledgeable and shared that knowledge with their students, were early role models for me and stirred my love of learning," Mary Frances said. In particular, Mary Frances fondly recalls her



sixth grade history teacher, Mrs. Beck. "She piqued my curiosity to learn. I later earned 33 hours of history credit at Southern Methodist University and I give Mrs. Beck a great deal of credit for initiating my interest in history," said Mary Frances.

In her professional life, Mary Frances strives to live up to the three points of service Ebby Halliday was founded on: service

to the customer, service to the industry, and service to the community. Expounding on what this mission means to her personally, Mary Frances says, "I have sought to continue in the footsteps Ebby provided for us. Part of being a leader is providing inspiration to others. We have an obligation when we have had mentors to become mentors. I have an obligation to serve others."

As the head of Ebby Halliday, Mary Frances has worked to ensure women have equal opportunities within the company. Regarding challenges that women still face in business, Mary Frances says, "Some people do not appreciate women in the boardroom. Sometimes those people are blinded by their belief that women can't make unemotional decisions. Needless to say, at Ebby Halliday, we don't subscribe to this belief. We hire the best person—whether a man or a woman—for the job."

Mary Frances advises others wanting to follow in her footsteps to keep the client as the No. 1 priority. "You have to approach these professions as the opportunity to provide exceptional service to clients. We are servants and must keep our clients' needs foremost in our work. If clients see dollar signs in your eyes, you've got a problem. You must continue to learn, attend seminars, read, listen to leadership CDs and podcasts, and always grow!"

While Mary Frances is proud to be a female trailblazer, she doesn't let that facet alone define her. Among her professional achievements, Mary Frances is proud to have had the privilege of serving as the chair of the Texas Association of Realtors and on the board of the National Association of Realtors. "When I was inducted into the Realtors Political Action Committee Hall of Fame, I was pleased to be the first Texan, rather than the first woman, inducted," she quips.

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Kathryn MADISON

CEO, HSBC FINANCE CORPORATION

“Perseverance. Determination. Humility. These are the values that I respect in others and embrace in my own leadership style,” said Kathryn Madison, CEO at HSBC Finance Corporation.

Accomplished on many fronts, Kathryn first joined HSBC in 1988, but prior to that she led CML's originations business as an EVP, received her bachelor's degree at the University of Wisconsin, a master's degree in business administration from DePaul University, and a master's degree in management from Northwestern University.

Throughout her life she has had strong role models who have encouraged her to reach these great heights. Growing up in Chicago, Kathryn's mother was a teacher and her father was an engineer. “My mother always reminded me that to get ahead you need to work hard and do well in school,” she said. And throughout the journey Kathryn's husband of nearly 30 years has always encouraged her in her career and to take on new roles. “My husband encouraged me to take on my first really large operational job that one, a woman had never done before and two, was out of my comfort zone. As women we need to take on risks and know we are going to succeed. If you want something you need to speak up,” she counsels.



During her 30-year tenure at HSBC Kathryn has taken on many roles, but one thing has never changed—her love for interacting with the consumer. On what drew her to the mortgage industry, Kathryn says, “I've always been interested in banking, even

as a young person in school, and when I looked at financial services I realized I could couple my interest in finance with being able to interact with the consumer. Working with the consumer allows you to see the benefits of the product offerings you're providing”

It's not just the relationships with customers Kathryn values. Central to her success is the connection she forms with a collaborative, creative team of colleagues. “I figured out that marrying determination and the ability to connect with people would lead to success. Tasks end up so much better when you accomplish them as a team. Bring people along with you on the journey,” Kathryn advises.

When building a team, Kathryn loves diversity of thought. “When I build a team, I want people on the team that have different views than me because I think that it's when you are able to fully debate an issue from all sides that you get the best outcome,” she says. Kathryn notes that being a leader doesn't mean having all the answers. “I don't believe that you always have to be the smartest person in the room. I appreciate having people way smarter than me on the team, but I would never ask someone to do something that I wouldn't do myself,” she explained.

Today, it's the personal connections that she has built throughout her career that makes Kathryn excited to go into work everyday, saying, “I am blessed to work with an incredible group of people. I do whatever I can to help the people I am close to get to their next opportunity. I want to make sure they have the toolkit to succeed. Frankly, this is what I am most proud of in my career.”

“I figured out that marrying determination and the ability to connect with people would lead to success. Tasks end up so much better when you accomplish them as a team. Bring people along with you on the journey.”

Laurie MAGGIANO

PROGRAM MANAGER FOR SERVICING AND SECONDARY MARKETS, CONSUMER FINANCIAL PROTECTION BUREAU

Growing up, Laurie Maggiano didn't have to look far to find a strong, female role model. "My mother was a gracious and powerful woman who refused to acknowledge limits or labels," Laurie told us.

The true renaissance woman, Laurie's mother, "moved, apparently seamlessly, through her life from fashion model for Macy's in the 1950's to mother of five, revered teacher, highly successful Realtor, political activist, professional genealogist, and beginning at age 65, author of six history books!" Considering the example that helped shape her, it is no surprise that Laurie has climbed the ranks in both the public and private sector of the mortgage industry, while still keeping the same admirable life-work balance that her mother modeled. Today, Laurie acts as Program Manager for Servicing and Secondary Markets for the Consumer Financial Protection Bureau (CFPB).

Both in her current role at the CFPB, her past role as Director of Homeownership Policy at the U.S. Department of the Treasury (where she was one of the architects of the Making Home Affordable Program), and beyond, Laurie has devoted her entire career toward the mission of helping homeowners avoid preventable foreclosures and achieve the dream of homeownership. As such, she has seen first hand the struggles that women face in the housing market. "With respect to homeownership opportunities for women, federal law prohibits discrimination in housing based on gender but the financial reality



is not as accommodating. Women are still subject to pay disparity. Federal origination and servicing rules require lenders to treat all equally qualified borrowers alike, but until we fix the wage gap, housing barriers for women remain," she noted.

In terms of women working within the mortgage industry, Laurie highly recommends public service, saying, "Having spent

about equal time in the private and public sectors of mortgage servicing, I have found that government provides great opportunities for women and I would encourage younger women to consider starting their careers in public service. Especially at CFPB, there is a culture of hiring and encouraging talent irrespective of gender and of promoting career development. The interns

and recent graduates that I work with are so smart and accomplished, I am in awe of them."

Otherwise, Laurie advises women in the industry to keep their focus on the task at hand. "Don't worry so much about where you want to be five or 10 years from now. Ask yourself, is what I am doing now meaningful? Does it help someone? Do I feel joy doing it? If the answer to any of these questions is no—find something else to do."

This very advice has served Laurie in her own life and prompted her to move on from work environments that she found stifling. In 1975, after returning from her honeymoon, Laurie took the first job she found as a copy editor at the *Arizona Real Estate Press*. "I liked the job, which gave me the opportunity to meet and interview many movers and shakers in Arizona government and business, but the owner of the paper was a classic male chauvinist who displayed little respect for women." Her response was to study for a real estate broker's license and become her own boss.

Today, Laurie has found a job she enjoys doing, but the accomplishments in her life that she is most proud of have nothing to do with the office. "I am most proud of the fact that my husband and I raised two amazing sons, each fighting for social justice in his own field and that they in turn are proud of their mom. Every other accomplishment pales in comparison," she said.

"Having spent about equal time in the private and public sectors of mortgage servicing, I have found that government provides great opportunities for women and I would encourage younger women to consider starting their careers in public service."

Kathleen MALONE

SVP OF BUSINESS ARCHITECTURE FOR CUSTOMER EXCELLENCE, WELLS FARGO HOME LENDING

“A successful career does not necessarily mean a straight trajectory upward,” Kathleen Malone mused to the *MReport* as she thought back on the path that led her to her current role at Wells Fargo Home Lending.

But her steps were always chosen carefully, even a few that most would consider “back,” to keep her steadily moving forward toward her “true north.” Each career move allowed her to gain experience and brought her closer to the place today where she not only excels but truly loves what she does. “I’m passionate about customer excellence, leading change, and seeing the tangible results of those changes; tackling complex problems and building new business and technology capabilities that are not just band-aid solutions, but ones that truly address root causes of customer concerns,” Kathleen explained. As SVP of Business Architecture for Customer Excellence at Wells Fargo Home Lending, Kathleen and her team strive to improve the everyday mortgage experience for the customer—and considering that with millions of customers Wells Fargo is the nation’s largest mortgage lender, this is no small feat.

Wells Fargo Home Lending’s Customer Excellence Division established Kathleen’s team two years ago to focus solely on the customer experience—but she began preparing for her role as a leader long before that, first at West Point and then later serving as an Army military intelligence officer. “West Point’s philosophy is that to be a good leader, you have to know how to be a good follower and a team player. So for the first year, they create a challenging



environment that makes it nearly impossible to survive without relying on your classmates and working closely as a team. Then during the course of the next three years, they build you back up to teach you to be the best leader that you can be. It taught me how to be a servant leader—always remembering that as leaders, we are here for our teams, not the other way around,” Kathleen recalled.

The concept of being a “servant leader” is one that has served Kathleen well at Wells Fargo, where

her job is all about meeting and exceeding customer expectations. “We truly put customers at the center of all we do. And we continuously use their “voice” and relevant data to ensure that we are working to improve areas that are causing the most dissatisfaction in our customers’ eyes,” she explained.

In order to improve the customer experience, Kathleen and her team build and implement the technology solutions that target the issues customers are most concerned with. “My team is responsible for building

capabilities and associated operating models that enable excellence in the way we interact and communicate with our customers on a daily basis. From the insights gained through voice-of-the-customer feedback and related data analytics, we work with business and technology leaders across Wells Fargo Home Lending by taking a holistic approach to transform the way we work,” Kathleen said.

Based on the experiences that have led to her success, Kathleen advises other women working in the housing and mortgage industries to focus on building strong mentoring relationships. “This industry is complex—by having a seasoned mentor, there is a lot you can learn from their experience. They can also help you identify learning opportunities that can broaden your knowledge tremendously. Understanding as much about your business, your culture, your organization, and the people you serve is important, so I recommend having more than one mentor,” she advised. Kathleen has found that there is growth on the other side of the mentor-mentee relationship as well, noting that “I find I often get more from my mentees than they do from me!”

While Kathleen has had many strong mentors and influences throughout her life, one of the greatest lessons she has learned has been listening to her own voice. “I found my true north by frequent and brutally honest self-reflection—understanding what I value, what motivates me, what I am good at, but more importantly what I am not so good at, along with sage advice from some wonderful mentors.”

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Maxine WATERS

SERVING THE 43RD CONGRESSIONAL DISTRICT OF CALIFORNIA

Crusading for the rights of American homeowners is just a typical day for Congresswoman Maxine Waters (D-California). Arguably one of the most powerful women in American politics today, she is currently serving her 13th term in the U.S. House of Representatives and is a ranking member of the House Committee on Financial Services.

During the economic crisis, Congresswoman Waters used her role to lead congressional efforts to mitigate foreclosures. She served as Chairwoman of the Subcommittee on Housing and Community Opportunity in the previous two Congresses, where she notably authored the Neighborhood Stabilization Program.

During her career as a public servant, Waters has frequently made tough—and sometimes controversial—decisions. As such, she was the ideal candidate to speak to the issue many women struggle with—gaining confidence in male-dominated arenas.

“Too often we allow a lack of confidence to hold us back from asking for what we deserve in the workplace. I am a firm believer in the “three Ps”—plan, practice, and perform. Becoming comfortable with your own voice and persona in a variety of settings prepares you for any opportunity to add value to a conversation or discussion,” she advises.

While this may seem like a hard task at first, Waters believes repetition will soon make it habit. “Engage in activities that require you to speak in front of groups, large and small. Do everything you can to prepare for every opportunity—so you can speak up with the



confidence of your own knowledge and ability. That is what will set you apart from anyone in the room, build your self-assurance, and instill confidence in others that you are a subject matter expert with the skills to get the job done,” she said.

Waters notes “women continue to be confronted with the attitude and belief that [they] are not as

prepared, confident, or emotionally capable as their male counterparts to take on leadership roles.” In order to combat this, she feels it is important for successful women to open up opportunities for others to follow in their footsteps. Regarding the ongoing inequity of men and women in the workforce, she says “make no mistake, this is unfair. But

women cannot afford to back down or miss a beat. We have to pay the extra price, by spending time and effort in training and education just to get our foot in the door. Once we do, we have to prove to the disbelievers and obstructionists that we can, and will, do the job.”

Waters comments that women often face inequality in the housing market. “[Pre-crisis] many unscrupulous lending practices and terms directly targeted women and minorities, unfairly charging higher interest rates and fees, despite oftentimes having comparable credit scores to their counterparts. This particularly impacted single women who were heads of households. [Women’s] efforts to get honest loans were met with predators instead. After the crisis, tight lending environments and a failure to adequately invest in programs that support homeownership left the dream of owning a home out of reach for far too many Americans. Women, and particularly minority women, are no exception,” she said.

Waters believes the mortgage industry itself can play an important role in addressing these issues. “To mitigate this problem, I believe housing professionals could be more cognizant of avoiding the practice of ‘steering’ women and minority homebuyers into specific neighborhoods and communities based on a set of assumptions—such as a person’s race or gender. We need a strong effort to reverse the practice of “redlining,” and we must avoid making judgments about a person’s preferences and ability to afford a home,” she said.

“Too often we allow a lack of confidence to hold us back from asking for what we deserve in the workplace. I am a firm believer in the “three Ps”—plan, practice, and perform.”



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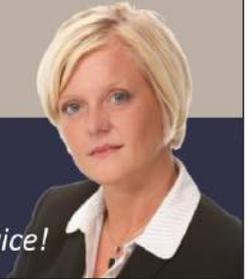
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*A2Z is proud that **Amie Sparks-Beebe's** contributions to the mortgage industry have been recognized with her inclusion as an MReport 2015 "Leading Lady". Congratulations to Amie for her accomplishments and eleven years of leadership & service!*



While it's critical that we continue to support the influential women in our industry, we believe it is equally important to remember the women who make our daily operations possible. At USRES, we value every team member and the value they bring to our company.



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P R E S E N T S

LEADING LADIES



The esteemed women selected for *MReport's* Leading Ladies list were all nominated by their peers because of their above and beyond contribution to the mortgage and housing industries. These 40 women all have the following in common: They are smart, driven, and innovative trailblazers who have caught the attention of not just their respective companies, but the industry as a whole. While they may work in a variety of positions in different sectors of the industry, the common thread tying these women together is that they have all dedicated their careers to bettering the future of the mortgage and housing industries. Whether it's technology, government regulation, or other challenges yet to come, these women are eager to help tackle the trials the industry will face in the years to come. We'll be here rooting for them every step of the way.

Special Section

LEADING LADIES


Jill Kravig
Burns

**EVP, MOUNTAIN WEST
FINANCIAL, INC.**

Jill Kravig Burns' primary role at Mountain West Financial (MWF) is to ensure top-quality service and maximum productivity for all MWF centralized and distributed fulfillment locations. She has been in the mortgage business more than 20 years, with a proven record in senior operational roles. She first joined the MWF team in 2012 as SVP of operations, and she now holds the role of EVP of operations. Jill says she aims to "continually focus on productivity, quality, and service from a thorough analysis in removing obstacles that create duplication and inefficiencies; a continued/expanded focus on the right technology; removing all the impediments to great customer service in an environment of increasing regulatory pressures; and creating an enjoyable environment where you become successful because of our systems and technology."



Aviva Bush

**SVP, CLOSING AND TITLE,
GREEN RIVER CAPITAL**

"The best thing about my job is working with an innovative and forward-thinking company who allows me the opportunity to share ideas and expertise, effecting change both internally and externally," Aviva Bush said. She brings more than 18 years' experience in the real estate and foreclosure industry, working directly for and with banks. She joined Green River Capital (GRC) in 2008 after holding leading positions at companies such as Fidelity, Fairbanks Capital, LOGS, and First National Bank of Commerce. As a current member of the GRC executive team, Aviva is instrumental in creating new processes and efficiencies in overseeing all title and closing functions. She has a bachelor's from State University of New York and Juris Doctorate from Loyola University School of Law.



Donna Clayton

**SVP, CHIEF COMPLIANCE
OFFICER, LENDERLIVE
NETWORK, INC.**

Donna Clayton is a production, compliance, and financial planning expert. With more than 24 years' experience, she currently serves as chief compliance officer for LenderLive Network, Inc., a residential mortgage services provider. When discussing what she loves most about her job Clayton says, "Providing consumers the best possible support in their important mortgage decisions is a privilege that motivates me daily because it matters in life's big picture. Though challenging—especially with heightened regulatory scrutiny—assisting consumers, my company, and industry colleagues makes a positive difference, and I am honored to participate." Prior to LenderLive, Donna focused on compliance in executive positions at Shea Mortgage, Pulte Mortgage, First Plus Financial Inc., and Huntington Pacific Thrift and Loan.



Jody Collup

**VP OF MARKETING,
GLOBAL DMS**

Jody Collup enjoys working in the dynamic and fast-paced environment of leading valuation management software company Global DMS. As VP of marketing, she takes on a large scope of responsibility, including creating and executing a full-scale marketing platform aligned with company growth and stability goals. With more than 20 years' experience, Jody specializes in numerous areas of the profession, including strategy planning and execution, brand management, public relations, media relations, advertising, customer communications, website management, trade shows, marketing collateral, project management, and social media. "Global DMS is a very nimble and innovative software company that requires me to constantly navigate through marketplace challenges and arrive at viable solutions," Jody said.



Jennie Craig

**VP, MARKETING PROGRAMS
& MEDIA RELATIONS,
STEWART TITLE**

Jennie Craig built her career in high-tech startups in the silicon hills of Austin, Texas, where she became firmly intertwined with the marketing of high-tech, high-touch technology solutions; go-to-market planning; and mergers and acquisitions. For the past decade, she has found her home at Stewart Title—leading the marketing efforts for enterprise marketing programs, mortgage services, product marketing, public relations and social media, mergers and acquisitions, and event management. Jennie is looking forward to helping the industry tackle the implementation of TRID and notes, "In an industry with very little change around the closing process, this is an opportunity to excel as a customer service/business partner."

"In an industry with very little change around the closing process, [TRID] is an opportunity to excel as a customer service/business partner."

—JENNIE CRAIG, STEWART TITLE



Sandy Dunst

**VP OF CLAIMS OPERATIONS,
 MGIC**

“One thing that attracts me to housing finance is how this industry is so dynamic and challenging,” said Sandy Dunst, VP of claims operations at mortgage insurer MGIC. MGIC protects mortgage investors from credit loss by insuring low down payment residential loans. Dunst’s responsibilities include financial, vendor, and project management. Remarking on how the industry has changed over the years, Dunst says, “When I started at Fleet Mortgage (my first job in the industry), third party channels were just emerging and Freddie Mac was still relatively new. Since then I have seen a never-ending stream of change while moving from the finance side to operations, then to capital markets, and, as the housing downturn bottomed out in 2008, to the claims department at MGIC.”



Melanie A. Feliciano

**CHIEF LEGAL OFFICER,
 DOCMAGIC, INC.**

Melanie A. Feliciano has a passion for the law, which she is able to exercise as DocMagic, Inc.’s chief legal officer. She graduated from Southern Methodist University with a Bachelor of Business Administration in accounting and received her Juris Doctorate from the Georgetown University Law Center. “I live to serve, and working at DocMagic gives me the opportunity to serve in varying capacities,” Melanie explained. Melanie manages the legal department; serves as editor-in-chief of DocMagic’s monthly, electronic compliance newsletter, The Compliance Wizard; oversees, negotiates, and prepares various agreements involving DocMagic’s customers and strategic partners; manages DocMagic’s risk; and handles legal matters relating to DocMagic’s business operations.



Michelle Garcia Gilbert

**MANAGING PARTNER,
 GILBERT GARCIA GROUP, P.A.**

As managing partner at Gilbert Garcia Group, P.A., Michelle Garcia Gilbert handles a wide variety of operational and legal matters for the firm. She has substantial litigation experience in both default and non-default cases, including jury and non-jury trials, motion practice, and appellate oral argument, throughout the state of Florida. In addition, she helped the company expand into probate, estate planning, business transactional, and corporate law; and oversees Sapphire Title & Escrow Company, launched in 2015. Michelle loves that through her job she can not only affect the industry but also her community. “We support a regional behavioral health well-being non-profit as a firm, and we are working to liaison a regional real estate group to provide housing to those struggling with behavioral health issues,” she said.



Barbara Goose

**GLOBAL CHIEF MARKETING
 OFFICER, ALTISOURCE
 PORTFOLIO SOLUTIONS, S.A.**

“It’s an exciting time to build a marketing presence in an industry with room to grow in technology and marketing innovation,” Barbara Goose of Altisource Portfolio Solutions, S.A., said. As global CMO of Altisource, Barb has built and currently oversees the corporate marketing group responsible for bringing forth new products and services from mortgage companies and cooperatives under the Altisource umbrella. Barb is responsible for driving success for the largest mortgage-banking cooperative in the nation, Lenders One. With more than 280 mortgage banker members, the cooperative holds \$200 billion in member origination volume and represents 18 percent of the 2014 originations market. She oversees Owners.com and Hubzu.com, as well as two other real estate service and mortgage technology divisions.



JK Huey

**SVP, WELLS FARGO HOME
 MORTGAGE**

“Personally and professionally, I hope to leave a legacy of accomplishments that brought about positive change and were exemplified by courage, vision, and great effort,” JK Huey told MReport. JK is SVP of Wells Fargo Home Mortgage Asset Management and Preservation, headquartered in San Antonio, Texas. In her role, JK is directly responsible for managing all REO and property preservation activities for the servicing channel. As an accomplished woman both inside and outside the industry, JK believes women have come a long way and says, “Opportunities for professional and economic success are available like never before, and women are taking advantage of them. We are unstoppable!”

“It’s an exciting time to build a marketing presence in an industry with room to grow in technology and marketing innovation.”

—BARBARA GOOSE, ALTISOURCE PORTFOLIO SOLUTIONS, S.A.

“Opportunities for professional and economic success, whether it’s homeownership or not, are available like never before, and women are taking advantage of it—we are unstoppable!”

—JK HUEY, WELLS FARGO HOME MORTGAGE


Erika Lance
CIO, NATIONWIDE TITLE CLEARING

"I have been fortunate to be a part of an organization that works closely with nine of the top 10 mortgage lenders in the country. I truly enjoy being on the cutting edge and assisting with changes needed to maintain and exceed compliance regulations," Erika Lance said. Erika started as VP of administration over HR 11 years ago and was quickly promoted to SVP of administration, which gave her an executive role over client relations. She became CIO in 2014. Since then, she has recruited more than a dozen software developers to work on new client offerings, and she maintained Nationwide's sky-high regulatory and compliance standards. Erika's ability to cultivate streamlined, customized production procedures internally and externally for the company has yielded remarkable results.


Erin Lantz
VP OF MORTGAGES, ZILLOW INC.

"Zillow is full of entrepreneurially spirited people, and we all have the desire to continuously improve upon the status quo. There are always ways to grow a business or change the way we do things to make them better, easier, and more fun," remarked Erin Lantz. Erin is the VP of mortgages at Zillow Inc. She has held various roles in the mortgage industry, including SVP at Bank of America where she led the direct-to-consumer purchase home loan business. Before entering the mortgage industry, she worked at the Boston Consulting Group. Erin has a Bachelor of Arts from the University of Pennsylvania and a Masters of Business Administration from Harvard Business School. "We work fast, test early and often, and scale after we have early learnings in place," Erin said regarding the Zillow environment.


Rayman Kaur Mathoda
PRESIDENT, GENESIS CAPITAL; PRESIDENT, HUDSON & MARSHALL

"My desire to establish long term roots—both personal and professional—in my southern California community inspired me to join and focus my career on the housing industry," says Rayman Kaur Mathoda. Rayman is president of Genesis Capital, a high-growth private equity funded specialty commercial lender, and Hudson & Marshall, America's second-largest independent real estate auction company. Rayman oversees all key functions of the companies, including sales, operations, risk, and technology. "I am a change and impact junkie, and that makes me perfectly suited for housing where interest rates change every day, technology is radically changing how homes are bought and sold, and there continues to be a dramatic and growing need for more affordable housing today and in the future," she explained.


Claudia J. Merkle
EVP, CHIEF OF INSURANCE OPERATIONS, NATIONAL MI

Claudia J. Merkle helped build National MI from the ground up as one of the first employees hired at the company. When she joined the operation in May 2012, she acted as SVP of underwriting fulfillment and risk operations. Today she is National MI's EVP and chief of insurance operations. As EVP, she oversees insurance operations, underwriting fulfillment, risk operations, policy and default servicing, solution center, quality assurance, and a staff of more than 100 people. As chief of insurance operations, Claudia has been instrumental in the private mortgage insurer's success since the company began doing business in 2013. In the past two years, Claudia played a critical role in two key accomplishments for National MI: growing National MI's customer base and rolling out the company's industry-leading coverage terms.


Dawn Enoch Moore
CEO, ALLEGIANCE TITLE COMPANY

Dawn Enoch Moore has many female role models in the housing industry, but the legendary Ebby Halliday in particular comes to mind. "She showed me dedication, loyalty, commitment, and passion for the industry and its future. She also gave back to her community in ways that benefitted all," Dawn says. Today, Dawn is a prominent female leader in her own right as CEO of Allegiance Title Company, TLTA past-president, and a popular lecturer and speaker. She is active in her community and currently serving her second term as City Councilmember for University Park, Texas. In 2005, she was awarded the Distinguished Alumni Award for Corporate Service from the Southern Methodist University Dedman School of Law. She is married and has three grown children and one daughter-in-law.

"I am a change and impact junkie, and that makes me perfectly suited for housing where interest rates change every day, technology is radically changing how homes are bought and sold, and there continues to be a dramatic and growing need for more affordable housing today and in the future."

—RAYMAN KAUR MATHODA, GENESIS CAPITAL AND HUDSON & MARSHALL



Miriam Moore

DIVISION PRESIDENT, DEFAULT SERVICES, SERVICELINK, A BLACK KNIGHT COMPANY

Miriam Moore is division president of ServiceLink default services, where she is responsible for the overall management and performance of the default services division, including the REO title and closing, pre-foreclosure title, agency sales and posting, REO asset management and default solutions divisions. Miriam is also responsible for the expansion of default products and services to meet servicers' strategic needs. Miriam received her bachelor's from the University of California at Los Angeles in economics and sociology and her Juris Doctorate from the University of Southern California. She is a member of the California State Bar and is based in ServiceLink's Irvine, California office.



Mary Plumleigh

NATIONAL OPERATIONS MANAGER, MID AMERICA MORTGAGE, INC.

Mary Plumleigh, national operations manager at Mid America Mortgage, Inc., brings with her more than 30 years' experience in the mortgage industry. Mary is recognized in the industry as an executive with extensive experience in leadership, management, credit risk, and operations. She has extensive experience in closing and was recently promoted from closing manager. Prior to that, she was at CTX Mortgage Company as the National Production Center Operations Manager. Regarding her start in the mortgage industry, Mary says, "I started as an admin to a real estate attorney and was instantly intrigued by the 'mortgage' side of the business. I read every document I could get my hands on, and from there I just could not wait to grow!"



Nancy G. Pratt

VP OF OPERATIONS & ESTRATEGY, PAVASO

Nancy G. Pratt is Pvaso's director of eStrategy. She is responsible for sales/development of strategic planning throughout the title agent network and lender segment of the industry. She heads up direct sales of Pvaso's Platform and Digital Close solutions. Nancy has more than 10 years' experience in the eMortgage/eClosing space and is a member of the FNMA eMortgage innovation team. Career highlights include performing the first complete eMortgages with lenders and conducting the first ever FHA and VA eClosing. A 32-year mortgage/title veteran, Nancy is a member of the National eNotarization Board and eMortgage FNMA innovation team. In the coming year Nancy says she is "excited to show the industry how to overcome new and age-old challenges with a different approach to doing business."



Patricia Raymo

EVP AND COO, MORTGAGE MASTER, INC., A DIVISION OF LOANDEPOT

"I most love problem solving. Pinpoint an issue, find a solution, educate what it is important to change, and implement it quickly," Patricia Raymo said. It is this forward-thinking approach that has led to her success. Patty joined Mortgage Master in 1991, and by 1993 she was appointed VP. She oversees more than 200 employees and 35 locations nationwide. The procedures and processes of quality control she established have enabled the company to thrive over 25 years. "I am meticulous regarding our process, making it more responsive, efficient, and compliant. It explains why Mortgage Master was able to grow through the crisis period and why we continue to thrive today," she explained. Before joining Mortgage Master, she spent five years with federally chartered banks.



Nela Richardson

CHIEF ECONOMIST, REDFIN

Nela Richardson serves as Redfin's chief economist. She joined the company from Bloomberg LP, where she was a senior economist with Bloomberg Government. She has also held research economist positions at the Commodity Futures Trading Commission, Harvard University's Joint Center for Housing Studies, and Freddie Mac. Nela leads the Redfin research team and is a frequent guest expert on housing and economic issues for local and national media. "Congress continues to wrestle with how to reform America's housing and financial markets. This is an issue that I've researched extensively. Redfin is perfectly positioned to provide timely information to policymakers about the behavior of buyers and sellers that is crucial to the ongoing debate on housing reform," Nela said.

"I started as an admin to a real estate attorney and was instantly intrigued by the 'mortgage' side of the business. I read every document I could get my hands on, and from there I just could not wait to grow!"

—MARY PLUMLEIGH, MID AMERICA MORTGAGE, INC.



**Kortney
Rollinger**

**SVP OF PROGRAM
MANAGEMENT,
ROUNDPOINT MORTGAGE
SERVICING CORPORATION**

Kortney Rollinger serves as the SVP of program management for RoundPoint Mortgage Servicing Corporation. Kortney is responsible for the management of strategic initiatives and programs that impact organizational change. Prior to joining RoundPoint, she was the VP of resource planning and financial analysis for loan servicing and capital markets at HomeBanc Mortgage. “One key foundation of [RoundPoint’s] white-glove service centers on a smooth loan servicing onboarding process, which is so critical to our customers’ success,” she said. “I’m excited about continuing our implementation of new document management technology, allowing us to move beyond manual processes, extract data from documents, and start servicing the loan faster with improved accuracy.”



**Donna
Schmidt**

**MANAGING DIRECTOR, DLS
SERVICING CONSULTANTS,
LLC; AND WATERFALLCALC.
COM, LLC**

Donna Schmidt founded DLS Servicing Consultants in 1993. During the mortgage crisis, DLS Servicing broadened its service offerings to include loss mitigation underwriting and short sale negotiation outsourcing opportunities. The firm has focused its attention on the default servicing arena and recently released WaterfallCalc.com—a web-based FHA loss mitigation analysis and underwriting tool. Regarding the women she has admired, Donna said, “There were several strong women I worked with early in my career at Margaretten and Company: Delores Serra, Phyllis Porcello, Mary Donohue, and Jeanne Bader. They inspired excellence, as well as demanded it. Our work environment was a true team where professionalism and fun could coexist with high productivity.”



Jennifer Sells

**EVP OF OPERATIONS
AND CLIENT RELATIONS,
EMORTGAGE LOGIC**

Jennifer Sells’ accomplishments include building strong, motivated teams that deliver peak performance. Sells joined eMortgage Logic (EML) in 2009 and has over 20 years’ mortgage banking experience, most specifically in default loan servicing and loan acquisitions/due diligence. Her focus is supporting the company’s commitment to provide the industry with reliable products and outstanding service. She has extensive experience in managing risk positions in investor-owned portfolios and strongly believes that educating her team to understand the risk provides an additional layer of competency to every product delivered. Prior to EML, Jennifer held key positions with GMAC ResCap, EMC Mortgage, and Colonial Savings. Jennifer has been a frequent participant on panels and educational initiatives.



**Karen L.
Spagna**

**SVP, EAST DIVISION HOME
EQUITY AND MORTGAGE
FULFILLMENT EXECUTIVE,
BANK OF AMERICA**

“Owning a home is a privilege and takes hard work, discipline, and dedication. ... Education and informed potential homeowners is critical to the process,” said Karen Spagna. Karen is Bank of America’s East Division home equity and mortgage fulfillment executive, responsible for processing, closing, and funding activities for more than half of Bank of America’s annual mortgage and home equity production. When talking about why she loves her job, Karen said, “While I spent nearly 20 years dedicated to the front end of the process [originations], I moved to the back end supporting fulfillment about 12 years ago. Besides the clients we take care of each and every day, I am so fortunate to lead such a terrific group of fulfillment teammates.”



**Amie
Sparks-Beebe**

**CEO AND PRESIDENT,
AZZ FIELD SERVICES**

As a managing partner and CEO, Amie Sparks-Beebe is responsible for A2Z’s growth strategies and financial planning. In addition, she oversees core business operations, including resource and organizational planning, process improvement, sales and service development, and technology integration. Of her time in the industry, Amie said, “The work I do every day managing our strategic direction and leading the management team contributes to the mission of A2Z, and ultimately, to the housing industry. I love the inherent challenge of keeping pace with our clients’ evolving needs to offer them creative property management solutions.” Since joining A2Z in 2004, Amie’s leadership and pioneering initiatives have been an integral part of the company’s growth.

“Besides the clients we take care of each and every day, I am so fortunate to lead such a terrific group of fulfillment teammates.”

—KAREN L. SPAGNA, BANK OF AMERICA



Carolyn Thompson

OWNER, ASONS CONSTRUCTION, INC.

Carolyn Thompson began her professional career in 1985 as a top-producing Realtor in the mid-1980s. In 1997 she established Carolyn Beeson Realty. Carolyn and her business-partner son developed a wide range of clients to include first-time homebuyers and REO property investors. In 1999, Carolyn and her son established the property preservation/construction company A-Son's Construction (ASONS) to work in the REO niche market. The successful diversification allowed ASONS to be at the forefront in REO management with the 2007 housing crisis. Her naturally positive management style together with her honesty and values has steadfastly solidified her business relationships with both her clients and employees. "The ability to meet so many different people," is one of the reasons Carolyn finds her job so rewarding.



Cheryl Travis-Johnson

EVP AND COO, VRM MORTGAGE SERVICES

Cheryl Travis-Johnson exhibits leadership, commitment to progress, and dedication to change in every area of her profession. From philanthropy and thought leadership to driving operational excellence for her clients and the industry, Cheryl is making a lasting impact on housing and, more importantly, on the homeowners and families who each of those homes represents. As housing continues to right-size and foreclosure volumes decrease, Cheryl has facilitated a significant transformation to VRM Mortgage Services. Under her leadership, the company has evolved substantially from a singular provider of comprehensive outsourced REO services into a multifaceted servicing solutions company with offerings ranging from managing performing mortgages and assets through default servicing and claims.



Cristy Ward

CHIEF STRATEGY OFFICER, MORTGAGE CONNECT, L.P.

Cristy Ward has earned a reputation as a problem-solver who develops innovative, tailored solutions to manage today's complex issues, including managing capacity, improving quality, keeping abreast of regulatory standards, bettering loan transparency, and meeting the challenges of shifting to the centralization of vendors for third-party oversight. Cristy is the chief strategy officer at Mortgage Connect. She has 19 years' industry experience working with top-10 lenders to develop strategy, product solutions, and streamlined processes to maximize operational efficiencies and mitigate risk. Previously, Cristy worked at Stewart Title and National Real Estate Information Services. She is an expert in title insurance and closing models as well as regulatory policies and procedures.



Ramie Word

VP OF FORECLOSURE, NATIONSTAR MORTGAGE, LLC

Ramie Word joined the mortgage industry in 2002 with Beal Bank dealing in collections and loss mitigation. Two years later, she joined Nationstar, formerly Centex Home Equity, within the REO division. She continued advancement by accepting new management challenges in collections, training, REO, property preservation, and foreclosure. Her current areas of oversight include attorney management, foreclosure, and investor relations. Outside of the office, Ramie manages a family of four and enjoys traveling to foreign places each year, including Bora Bora in September. When asked what she loves about her job, she said, "I enjoy resolving issues for our customers and developing our staff to do the same. It brings great satisfaction to see your employees flourish in the company."



Annalisa Crisafulli Xioutas

PRESIDENT AND CEO, REALTY TRUST ADVISORS

Annalisa Crisafulli Xioutas has nearly three decades of hands-on experience in the real estate and construction industries. Annalisa was born and raised on Florida's "Space Coast," and her heritage springs from a family of entrepreneurs in the agricultural industry. In a small town where a singular program (NASA) drove the market economy, she witnessed firsthand how the dynamics of supply and demand could shape the real estate landscape and change a community forever. As president and CEO of Realty Trust Advisors since 2012, Annalisa has led the company's growth through her experience as a local service provider of mortgage field services to a nationwide, full-service, single source solution in asset management, repair and construction services, and real estate consulting.

"I enjoy resolving issues for our customers and developing our staff to do the same. It brings great satisfaction to see your employees flourish in the company."

—RAMIE WORD, NATIONSTAR MORTGAGE, LLC

"The ability to meet so many different people [is a rewarding aspect of the job]"

—CAROLYN THOMPSON, A-SON'S CONSTRUCTION, INC.

Emerging Leaders



Cari Burris

CO-FOUNDER, DIRECTOR OF OPERATIONS, NATIONWIDE APPRAISAL NETWORK

Age: 34

Cari Burris is a founding partner of Nationwide Appraisal Network. Her leadership and dedication to the organization is believed to be what sets Nationwide Appraisal Network apart from many of its competitors. A main goal for Cari this year includes the design of a more technologically efficient solution for enhancing quality control. Her team follows in her footsteps when it comes to service and commitment to vendors and clients and as a business owner, she believes her team's involvement and dedication to the community is truly inspirational. In her off-hours, Cari spends time with her family cooking and kayaking. "I love being able to take feedback from vendors, clients, and team members and turn it into real results with an emphasis on improving our business," Cari said.



Morgan Clemons

COMPLIANCE ATTORNEY, ALDRIDGE PITE, LLP

Age: 30

Morgan Clemons worked at the Georgia Department of Banking as one of only two attorneys regulating 8,000 mortgage companies and originators. In 2015, she joined Aldridge Pite's compliance group. While still a junior attorney, Morgan has been invited to speak on mortgage fraud prevention, state and federal regulatory violations, enforcement hearings, and other topics. In the coming years, she is sure to be a "go-to" authority on the regulation of financial services products. "I started working as an attorney when the industry began feeling the effects of mortgage law changes and the CFPB," Morgan said. "I knew mortgage regulatory work would be a great niche practice to be in and level the playing field for me with everyone else learning the new rules too."



Dana Gipson

SENIOR DIRECTOR OF OPERATIONS, DIGITAL RISK MORTGAGE SERVICES

Age: 29

As senior director of operations at Digital Risk, Dana Gipson is responsible for the operations and financial strategy of a large end-to-end origination fulfillment project consisting of 450 employees across three production sites. In this role, she performs financial, operational, and quality oversight and partners with several unit leaders ensuring the project is tracking toward SLA's. It was because of Dana that the project's operational efficiencies have skyrocketed, streamlining processes and increasing productivity. "My determination to overcome obstacles is a critical trait that aided in my success," she said. "In our industry, every situation is different. Over time, I've become an expert problem solver, investigating where the gaps are and determining what other tools or resources are needed to succeed ... it's fun!"



Christy Kirby

SENIOR UNDERWRITER/TEAM LEAD, BANKSOUTH MORTGAGE, LLC

Age: 34

Christy Kirby graduated with a finance degree from the University of Georgia and began as a mortgage processor directly out of college. Her first position was under the leadership of Kim Nelson, whom she proudly still works for today. Eight years ago, Christy moved into underwriting, where she works to stay on top of guideline changes with particular focus on helping the company grow in this ever-changing industry. A Georgia native, she has seen firsthand the housing growth in the suburbs of Atlanta, where she resides with her husband and two young girls. "[In college] there were a couple of excellent professors that taught me about the secondary market and mortgage-backed securities that kept my interest to pursue a career in mortgages," Christy said.



Dominique Mancuso

CAPITAL MARKETS SENIOR TRADER, W.J. BRADLEY MORTGAGE CAPITAL, LLC

Age: 29

Dominique Mancuso joined W.J. Bradley in 2011 and manages pipeline trading and hedging. Dominique managed and maintained analytics for pipeline and MSR hedging prior to heading up trading and was a major contributor to the transition from correspondent whole loan delivery to agency pooling. Before her role with W.J. Bradley, she assisted in re-establishing a sophisticated Capital Markets group at Aurora Bank. In late 2008, Dominique held a temporary position with GCO Education Loans, after working as a supplemental instructor of economics. "What I love most about my job is the fast-paced, high-pressure environment. I enjoy predicting economic data and waking up early in preparation for release and reaction," she said. "I've seen the market sell off more than a point in less than 20 seconds and I've been ready for it."



While the majority of this year's Leading Ladies are seasoned, industry vets, *MReport* also wanted to recognize the Emerging Leaders of the housing and mortgage industries. While these women are all under the age of 35, their accomplishments speak to their wisdom beyond their years. As the industry continues to evolve, it will be the voices of millennials that lead the charge.



Bridget Miles

SENIOR MANAGER, KEY CLIENT INITIATIVES, CLAYTON FIXED INCOME SERVICES

Age: 30

"[At Clayton] I've worked alongside great people to tailor the company's processes, products, and strategies to align with the current environment. I love coming to work ready to tackle the day's news, not knowing what to expect," said Bridget Miles. She started at Clayton as a credit risk analyst, auditing servicing in private label securities. In 2009, Bridget relocated to help start the Fixed Income Services division at Clayton in Tampa, Florida, as a team lead. Bridget has led projects ranging from ARM audits, FHA compliance, and mortgage insurance claim compliance, among others. Her role with the company includes managing the business system process of risk identification, operational process improvement, and product development. Bridget enjoys kayaking, paddle boarding, and volunteering at the Humane Society in Tampa.



Gracie Morrow

VP OF SALES, GUARDIAN MORTGAGE COMPANY, INC.

Age: 30

"When everyone was fearful of the Dodd-Frank era, I embraced the change, stayed positive, and educated my clients and partners. I have excelled in the mortgage industry because I constantly educate myself and I am a forward thinker," said Gracie Morrow, VP of sales at Guardian Mortgage. Gracie is one of the top residential mortgage experts in Dallas, Texas. She was named one of best mortgage professionals by *D Magazine* and was honored with a Five Star Professional award. She has seven years' experience in providing personal financial services. Her clients enjoy working with her because of her exceptional knowledge and efficiency throughout the mortgage process. "Leveraging my knowledge, creativity, and collaborative skills help me to provide the best mortgage plan for my clients," Gracie said. "I enjoy helping my clients realize their American Dream."



Megan Reese

VP OF OPERATIONS, MORTGAGE CONTRACTING SERVICES, LLC

Age: 32

"MCS is a great company to work for because of its family-oriented atmosphere," said Megan Reese. Megan serves as VP of operations for Mortgage Contracting Services, LLC (MCS), a nationwide provider of property preservation, inspections, and REO property maintenance to the financial services industry. Named to this position in December 2010, she is responsible for oversight and management of MCS' inspection portfolio for all clients. On top of those duties, Megan also has operational responsibility for multiple client teams. She began her career with MCS in March 2006, serving as an asset preservation coordinator, team lead, director, and AVP. Prior to her promotion, Megan launched and facilitated new functional work groups and helmed the construction of customer onboarding, customized procedural documentation, and contractual adherence.



Ronya Rjaile

SVP OF OPERATIONS, PARKSIDE LENDING

Age: 34

Ronya Rjaile joined Parkside Lending in 2007 and has more than 15 years' mortgage industry experience. In 2009, she was promoted to operations manager and she became SVP of operations earlier this year. Ronya expanded Parkside Lending's non-delegated correspondent lending platform and is currently responsible for end-to-end operations in both the wholesale and non-delegated correspondent channels. In the coming year, Ronya is looking forward to helping the industry tackle the challenges of TRID. "Parkside has put tremendous thought and effort into developing technological changes to meet requirements and creating educational tools for our clients," Ronya said. "It's challenging to operationalize the requirements into a simple process when you won't know what the new 'norm' will look like until after the requirements go into effect."



Dayna Silver

DIRECTOR OF STRATEGIC DEVELOPMENT, MORTGAGE QUALITY MANAGEMENT & RESEARCH, LLC

Age: 28

"My goal is to position vendor management compliance as a competitive edge by influencing my clients to value and prioritize it as a business imperative. I strive to continually improve Mortgage Quality Management & Research, LLC's (MQMR's), vendor management platform through innovative solutions that leverage technology," said Dayna Silver. Dayna oversees the development and growth of MQMR's vendor management division. She served as a trailblazer specializing in creating and developing MQMR's vendor management platform. Dayna approaches vendor management with the goal of balancing regulatory compliance and business growth. As the leader of the division, she takes the extra step to become an expert in all mortgage-vendor services. When Dayna cannot find a solution on her own, she leverages her strong network of industry leaders.